

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alan Dwayne Fritz  
Debtor

Case No. 24-02554-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 18, 2024

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:**

Recip ID	Recipient Name and Address
db	+ Alan Dwayne Fritz, 682 Woodburne Road, Lewisberry, PA 17339-9334
5667029	+ CBY Professional Services, 334 Carlisle Avenue, York, PA 17404-3204
5659177	+ Carriage House Violins of Johnson, String Instrument - Boston Showroom, 236 Huntington Avenue, Suite 304, Boston, MA 02115-4701
5659181	+ Gregg L. Morris & Michael T. Rutkow, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
5671827	James K. Jones, Mette Evans & Woodside, 3401 N. Front St., P.O. Box 5950, Harrisburg, PA 17110-0950
5659183	+ Mette, Evans & Woodside, PO Box 5950, 3401 North Front Street, Harrisburg, PA 17110-1462
5659185	+ Noteworthy, 1900 Superior Avenue, Suite 126, Cleveland, OH 44114-2128
5667030	+ Pennsylvania Department of Revenue, Bureau of Compliance Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
5666262	+ U.S. Department of Housing and Urban Development, 601 West Broadway, Room 110, Louisville,, KY 40202-2259
5659193	+ York County Clerk of Courts, 45 North George Street, York, PA 17401-1240

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Unger@Members1st.org	Dec 18 2024 18:47:00	Members 1st Federal Credit Union, 5000 Marketplace Way, Enola, PA 17025-2431
5659175	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 18 2024 19:00:07	Best Egg Cross River Bank, c/o LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
5659178	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 18 2024 18:47:00	Citizens Bank, Attention: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
5661883	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 18 2024 18:47:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
5659176	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2024 19:00:02	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5659179	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 18 2024 18:59:23	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
5659180	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 18 2024 18:48:00	Elan Financial Service, CB Disputes, Saint Louis, MO 63166
5659173	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 18 2024 18:47:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5673206	Email/PDF: resurgentbknotifications@resurgent.com	Dec 18 2024 19:00:47	LVNV Funding LLC c/o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5674706	Email/PDF: resurgentbknotifications@resurgent.com	Dec 18 2024 18:59:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5665241	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 18 2024 19:00:47	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5659182	+ Email/Text: Unger@Members1st.org		

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		Dec 18 2024 18:47:00	Members 1st FCU, Attn: Bankruptcy, PO Box 8893, Camp Hill, PA 17001-8893
5661946	+ Email/Text: Unger@Members1st.org		
		Dec 18 2024 18:47:00	Members 1st Federal Credit Union, 5000 Marketplace Drive, Enola, PA 17025-2431
5659184	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Dec 18 2024 19:00:45	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
5659174	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 18 2024 18:48:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5659187	^ MEBN		
		Dec 18 2024 18:44:44	PPL, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139
5659186	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 18 2024 18:48:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5659188	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Dec 18 2024 18:48:00	Progressive, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
5667031	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		Dec 18 2024 19:00:02	Secretary of Housing and Urban Development, 451 Seventh Street SW, Washington, DC 20410-0002
5659189	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 18 2024 18:59:08	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
5666955	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 18 2024 18:59:20	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5659190	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 18 2024 18:59:24	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, PO Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
5659191	^ MEBN		
		Dec 18 2024 18:44:37	Weltman, Weinberg & Reis Co, LP, 520 Walnut Street, Suite 1355, Philadelphia, PA 19106-3602
5659192	+ Email/Text: kcm@yatb.com		
		Dec 18 2024 18:47:00	York Adams Tax Bureau, PO Box 15627, York, PA 17405-0156

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:

District/off: 0314-1  
Date Rcvd: Dec 18, 2024

User: AutoDocke  
Form ID: pdf002

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Total Noticed: 34

Name	Email Address
Brent J Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Alan Dwayne Fritz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James K Jones	on behalf of Creditor Members 1st Federal Credit Union jkjones@mette.com rkvansteenacker@mette.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
Alan Dwayne FritzCHAPTER 13  
CASE NO. 1:24-bk-02554

- ☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$78,150.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/24	05/25	200.00	0.00	200.00	1,200.00
06/25	11/29	1,425.00		1,425.00	76,950.00
				Total Payments:	\$78,150.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$51,128.61**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:  
**Payment of \$20,000.00 to the Trustee once the violin sells.**

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. *Check one.***

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.***

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Members 1st FCU	682 Woodburne Road Lewisberry, PA 17339	0001
Midland Mortgage Co	682 Woodburne Road Lewisberry, PA 17339	5209
Secretary of Housing & Urban Develo	682 Woodburne Road Lewisberry, PA 17339	5703
Secretary of Housing & Urban Develo	682 Woodburne Road Lewisberry, PA 17339	7569

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.***

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Members 1st FCU	682 Woodburne Road Lewisberry, PA 17339 York County Value per market analysis - see attached	\$22,728.52	\$0.00	\$22,728.52
Midland Mortgage Co	682 Woodburne Road Lewisberry, PA 17339 York County Value per market analysis - see attached	as per POC	\$0.00	as per POC
Secretary of Housing & Urban Develo	682 Woodburne Road Lewisberry, PA 17339 York County Value per market analysis - see attached	as per POC	\$0.00	as per POC
Secretary of Housing & Urban Develo	682 Woodburne Road Lewisberry, PA 17339 York County Value per market analysis - see attached	as per POC	\$0.00	as per POC

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Best Egg Cross River Bank	682 Woodburne Road Lewisberry, PA 17339	\$14,578.00	0.00%	\$14,578.08
Noteworthy	682 Woodburne Road Lewisberry, PA 17339	\$29,537.86	0.00%	to be paid from sale of violin
Pennsylvania Department of Revenue	682 Woodburne Road Lewisberry, PA 17339	\$1,107.84	0.00%	\$1,107.84
Pennsylvania Department of Revenue	682 Woodburne Road Lewisberry, PA 17339	\$1,113.29	0.00%	\$1,113.29
York County Clerk of Courts	682 Woodburne Road Lewisberry, PA 17339	\$3,208.13	0.00%	\$3,208.13
York County Clerk of Courts	682 Woodburne Road Lewisberry, PA 17339	\$973.41	0.00%	\$973.41

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. **Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

### 3. PRIORITY CLAIMS.

#### A. **Administrative Claims**

1. **Trustee's Fees.** Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. **Attorney's fees.** Complete only one of the following options:

- a. In addition to the retainer of \$\_\_\_\_\_ already paid by the Debtor, the amount of \$\_\_\_\_\_ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. **\$see Disclosure of Compensation filed in this matter** per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. **Other.** Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

#### B. **Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	as per POC
York Adams Tax Bureau	as per POC

C. **Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

### 4. UNSECURED CLAIMS

A. **Claims of Unsecured Nonpriority Creditors Specially Classified.**  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. **Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
Carriage House Violins of Johnson	Violin (listed on Schedule B) being sold on consignment	\$0.00	0.00%	\$0.00	\$0.00	Assume

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.



**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.  
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: \_\_\_\_\_

\_\_\_\_\_  
Gary J. Imblum  
Attorney for Debtor

\_\_\_\_\_  
Alan Dwayne Fritz  
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.